

NOV 25 2003

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**Facsimile Cover Sheet**

To: Commissioner for Patents for <b>Examiner Clement B. Graham</b> <b>Group Art Unit 3628</b>	Facsimile No.: 703/872-9306
From: Rebecca Clayton Legal Assistant to Wayne Bailey.	No. of Pages Including Cover Sheet: 19
<p><b>Message:</b></p> <p>Enclosed herewith:</p> <ul style="list-style-type: none"> <li>• Transmittal Document; and</li> <li>• Response to Office Action.</li> </ul>	
<p>Rc: Application No. 09/505,031 Attorney Docket No: RSW9-99-118</p>	
<p>Date: Tuesday, November 25, 2003</p>	
<p><b>Please contact us at (972) 367-2001 if you do not receive all pages indicated above or experience any difficulty in receiving this facsimile.</b></p>	<p><i>This Facsimile is intended only for the use of the addressee and, if the addressee is a client or their agent, contains privileged and confidential information. If you are not the intended recipient of this facsimile, you have received this facsimile inadvertently and in error. Any review, dissemination, distribution, or copying is strictly prohibited. If you received this facsimile in error, please notify us by telephone and return the facsimile to us immediately.</i></p>

**PLEASE CONFIRM RECEIPT OF THIS TRANSMISSION  
BY FAXING A CONFIRMATION TO 972-367-2002.**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**In re application of: **Kraemer et al.**

§ Group Art Unit: 3628

Serial No.: **09/505,031**§ Examiner: **Graham, Clement B.**Filed: **February 16, 2000**§ Attorney Docket No.: **RSW9-99-118**

**For: Method and System for  
Identifying Teaser Surfers with Time  
Series Credit History Background of  
the Invention**

**Certificate of Transmission Under 37 C.F.R. § 1.8(e)**

I hereby certify this correspondence is being transmitted via facsimile to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, facsimile number (703) 872-9306 on November 25, 2003.

By:



Rebecca Clayton

**37945**PATENT TRADEMARK OFFICE  
CUSTOMER NUMBER**TRANSMITTAL DOCUMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

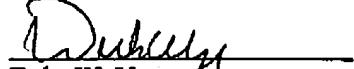
Sir:

ENCLOSED HEREWITH:

- Response to Office Action.

A fee of \$104.00 is required for 1 additional independent claim. No additional fees are believed to be necessary. If, however, any additional fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

Respectfully submitted,



Duke W. Yee  
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11-28-03

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application: Kraemer et al.	§
	§
	§
Serial No.: 09/505,031	§ Group Art Unit: 3628
	§
Filed: February 16, 2000	§ Examiner: Graham, Clement B.
	§
For: Method and System for Identifying Teaser Surfers with Time Series Credit History Background of the Invention	§ Attorney Docket No.: RSW9-99-118
	§

**Certificate of Transmission Under 37 C.F.R. § 1.8(a)**

I hereby certify this correspondence is being transmitted via facsimile to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, facsimile number (703) 872-9306, on November 25, 2003.

By: Rebecca Clayton  
Rebecca Clayton

**RESPONSE TO OFFICE ACTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

A fee of \$104.00 is required for 1 additional independent claim. No additional fees are believed to be necessary. If, however, any additional fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

In response to the Office Action dated August 29, 2003, please amend the above-identified application as follows:

Listing of Claims begins on page 2 of this paper.

Remarks begin on page 15 of this paper.